

Tony Pugh, *McClatchy Newspapers*

WASHINGTON - In years past, Tim Zaneske's family would host and feed more than a dozen relatives for Thanksgiving dinner.

Not this year.

This year's affair at his Flushing, Mich., home will be a potluck.

"Everybody's pitching in and bringing something because we just don't have the money," Zaneske said this week.

Like 14.8 million other jobless Americans, Zaneske's Thanksgiving holiday weekend will be bittersweet.

The 44-year-old computer software specialist has been laid off since June 2009, and he could lose his unemployment insurance next month unless Congress acts to extend the benefits by Nov. 30.

The House of Representatives failed to pass a three-month extension last week when 21 Republicans voted for the measure and 11 Democrats opposed it. Republicans say they're open to the 90-day extension as long as the \$12.5 billion tab isn't added to the national debt. That requires offsetting the expense by cutting other spending, which Democrats resist.

The measure got a 258-154 majority but failed because it was brought up under a special rule that required a two-thirds majority of those voting, or 275 votes, for passage.

Many Republicans saw the vote as a cynical Democratic ploy.

"Are you listening to the American people?" asked Rep. Charles Boustany Jr., R-La., saying that voters had sent a message in the elections that they want more fiscal responsibility.

"The fact is that we can both provide this help and pay for it by cutting less-effective stimulus spending," he said, citing one GOP plan to pay for the jobless aid.

Democrats countered that the nation is experiencing a true emergency, and this was no time to quibble over spending offsets.

"Any family receiving unemployment insurance would tell you that these benefits do not provide for a luxurious lifestyle without financial worries," said Rep. Betty McCollum, D-Minn.

"These same families would tell you that without these benefits, they would lose their home, lose their car and lose the ability to feed their children."

The federal budget dickering needed to secure a deal is lost on Zaneske and the 2 million other Americans who face a December lapse in benefits. The same political gridlock caused about 2.5 million people to lose their insurance for as many as two months last summer.

Zaneske, who was one week from losing his insurance then, wants to avoid the drama this time around.

"I'm hopeful that the new Congress is going to start looking at people in my situation and throwing us a life raft, because nothing they've put in place since the crash has benefited me other than the unemployment money," Zaneske said.

After being laid off from a six-figure job with an engineering firm in January 2008, Zaneske landed a new position with a software company in February. But the new job paid \$30,000 less than old one. After surviving numerous rounds of layoffs and a 10 percent pay cut, Zaneske lost his new job in June 2009 as the economy stalled.

Even though his wife found a job at an area group home, her income and his monthly \$1,469 in unemployment benefits didn't cover their bills.

"I couldn't get rid of bills fast enough to catch up, so by time I lost my job in June, we were already on the verge of being behind on our mortgage payments. So we filed bankruptcy to cover ourselves," Zaneske said.

The agreement requires that they can't miss a mortgage payment. If they do, the mortgage company can immediately file for foreclosure. "And we'd be gone in 30 days," he said.

In September, Zaneske withdrew 20 percent of his 401(k) retirement fund to make sure the mortgage gets paid for at least the next six months. If he doesn't find a job by then, he said he'll raid the retirement fund again.

Throughout his economic turmoil, Zaneske's unemployment insurance has been the stabilizing force for his family. Last year, unemployment benefits kept 1 million children and 2.3 million adults out of poverty. Yet with 6.2 million workers unemployed for six months or longer, Congress has twice missed deadlines to extend benefits.

The prospect of a repeat has made the holiday season stressful.

"It's quite frightening," Zaneske confessed. "I don't support being on the system, but I don't have family that can throw me thousands of dollars to make up the difference."

Zaneske sent his resume to a host of headhunters and job-posting websites. Every week he

sends out more, in what seems to him like an exercise in futility.

"It's like throwing it out there and the wind catches it," Zaneske said.

At 12.8 percent in October, Michigan's unemployment rate is second only to Nevada's. But for Zaneske, looking for work outside the state isn't an option. Both he and his wife have older parents who need assistance. Then there's the bankruptcy and the house, which makes a fresh start even more complicated.

"Who's going to rent an apartment to me with a bankruptcy?" he asks. "Because I don't have a job, I can't build my credit, so I'm just in this state of limbo."

But Zaneske said the financial strain will help his family appreciate one another this holiday season. That's a tough sell for his 10- and 14-year-old children, who have told him, "We don't like being poor."

"My son asked if we're considered poor," Zaneske said. "I said, financially, yes. But in other aspects, no. We're quite rich. It just depends on how you look at it."